INFLUENCE OF PERSONALISATION ON MOBILE LOYALTY PROGRAMME CONFIRMATION AMONG RETAIL CONSUMERS IN SOUTH AFRICAN TOWNSHIPS

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Abstract

This study investigated the influence of personalisation benefits on the confirmation of mobile loyalty programmes among retail consumers in South African township markets. A quantitative research design was employed using an online self-administered survey. Data were collected from 516 black consumers, aged 18-65, residing in South African townships, who had used at least one mobile loyalty programme in the retail industry. Simple random sampling was used, and data were analysed using SmartPLS 4 for structural equation modelling. Demographic characteristics (education, gender, age, and income) were included as control factors. The results revealed that personalisation benefits have a significant but weak positive influence on confirmation. Gender, age, income, and education had no significant effects on confirmation. The study highlights the need for retailers to design and implement personalised mobile loyalty programmes that are tailored to consumers in township markets. This approach is crucial in strengthening consumers' confirmation of mobile loyalty programmes and ultimately enhancing long-term programme use. The findings offer valuable insights into the under-researched township market and thus provide more understanding of mobile loyalty programme behavior. Additionally, the study extends the application of technology continuance theory and social exchange theory in a developing country context, adding value to academic literature. The study further adds value by adapting and validating measurement instruments for new, under-researched settings, which supports future research and instrument development in similar contexts.

Keywords: personalisation benefits, confirmation, mobile loyalty programmes, retail industry, township market

JEL: M31, D12, M15, O33

1. Introduction

The increasing number of loyalty programmes across various industries, including retail, has led to many consumers enrolling in multiple programmes to enjoy the benefits offered by retailers (Aydın & Türköz, 2019). These programmes have gained popularity in South Africa, with 82% of consumers using loyalty programmes (Fraser, 2025). Cromhout (2022) has indicated that the most used loyalty programmes in South Africa are in the retail industry. Traditionally, loyalty programmes relied on physical loyalty cards to reward consumer behavior. However, advancements in internet technology and the widespread adoption of smartphones have transformed how these programmes are implemented and experienced (Hajdukiewicz, 2016; Son *et al*., 2017). Hence, mobile loyalty programmes have been introduced (Schneider, 2021). Mobile loyalty programmes are smartphone applications that allow consumers to access their loyalty information, earn rewards, and redeem offers without carrying physical cards (Warden *et al*., 2010; Hajdukiewicz, 2016; Naidu & Babu, 2016; Kelić *et al*., 2017; Schneider, 2021; Seridaran & Noor, 2021). These mobile loyalty programmes maintain the same objectives as traditional card-based systems but offer a more modern, flexible, and consumer-friendly experience (Thok, 2022; Irina *et al*., 2016).

Mobile loyalty programmes have empowered retailers to offer personalised experiences to consumers (Lubbe, 2024; Chuah *et al*., 2019). Personalisation benefits refer to tailored products, services, and information to meet specific consumer needs (Lee *et al*., 2012; Mafa, 2019). According to Jenkins (2010), personalisation benefits can be used to enhance loyalty programme attractiveness and increase the likelihood of consumers partaking

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in the loyalty programme. Kovač *et al*. (2018) and The Wise Marketer (2025) echo the same sentiments in that personalisation benefits in loyalty programmes are important to consumers. Therefore, personalisation benefits can be used as a strategy to drive repeat engagement and loyalty (McKinsey & Company, 2021). In today's competitive retail environment, where retaining consumers is more cost-effective than acquiring the new ones, building lasting consumer relationships is essential (Seridaran & Noor, 2021).

This study seeks to determine the influence of personalisation benefits on the confirmation of mobile loyalty programmes among retail consumers in South African township markets. Understanding behavior of consumers in township markets is important as this market possesses spending power worth hundreds of billions of rands (Rogerwilco *et al*., 2022). Therefore, townships should be seen as economic hubs for business opportunities (Nkomo *et al*., 2017).

2. Problem statement

Although traditional loyalty cards remain widely used, the adoption of mobile loyalty programmes is evident in South Africa (Cromhout & Netto, 2018). Most South African consumers still prefer loyalty cards over mobile loyalty programmes (Bizcommunity, 2025). This preference may be attributed to a lack of familiarity with consumer mobile behavior, which poses a significant challenge for retailers attempting to design and implement effective mobile loyalty programmes (Doyle, 2017).

In addition, there is limited understanding of how personalisation benefits influence the confirmation of mobile loyalty programmes among consumers in South African township markets. The relationship between personalisation benefits and confirmation, have been studied in different contexts (El-gayar *et al*., 2021; Shanshan & Wenfei, 2022; Park & Lee, 2023). For example, Shanshan and Wenfei (2022) focussed on massive open online courses among Chinese students. However, this relationship has never been studied in the South African mobile loyalty programme and township market context. Therefore, it remains unclear whether the township market engages with mobile loyalty programmes. Consumers in the township market represent a significant and underserviced segment with substantial spending power, yet there is the lack of understanding regarding consumers in township markets (Rogerwilco *et al*., 2022; Nkomo *et al*., 2017; Bongazana, 2014).

As loyalty programmes evolve through mobile-based systems (Son *et al*., 2017), it is essential to understand whether personalisation benefits influence consumer confirmation of mobile loyalty programmes as personalisation is a prominent feature of information systems (Shanshan & Wenfei, 2022). Without this insight, retailers may fail to satisfy and retain consumers (McKinsey & Company, 2021). Therefore, this study seeks to address this gap by investigating the influence of personalisation benefits on the confirmation of mobile loyalty programmes among retail consumers in South African township markets.

3. Aim and objective of the research

The aim of this study is to determine the influence of personalisation benefits on the confirmation of mobile loyalty programmes among retail consumers in South African township markets. Therefore, the objective of this study is to determine whether personalisation benefits significantly and positively influence confirmation of mobile loyalty programmes among retail consumers in South African township markets.

4. Literature review

4.1 Overview of South African retail industry

A retailer is a business that offers products and services for sale, directing its marketing activities towards consumers (Rhodes, 2018; Le Roux, 2019). Grocery retailers dominate the South African retail industry, with major players including Shoprite, Spar, Pick n Pay, Massmart and Woolworths (Deloitte, 2015; Mahlangu & Makhitha, 2019; Teuteberg, 2021; Labour Research Service, 2023).

The retail industry is the third-largest contributor to South Africa's economy (Le

Roux, 2019, Taylor, 2025). This industry plays a significant role through its contributions to sales revenue and employment (Cooper, 2010; Kühn, 2016; Kenosi, 2020; Labour Research Service, 2023).

The retail industry is a key employer, with approximately 3.36 million individuals employed (Statista, 2025). In 2021, the retail industry generated R516 billion in sales, marking a 14.4% year-on-year increase (Bizcommunity, 2022). Online retail also saw rapid growth, more than doubling by the end of 2021 and accounting for 4% of total retail sales (Teuteberg, 2021; Labour Research Service, 2023). The increase in online retail sales has forced many traditional retailers to adopt omnichannel strategies to remain competitive (Hartzenberg, 2022).

Increasing competition in urban areas and rising spending power of township consumers have prompted formal retailers to expand into township markets (Masojada, 2019). As a result, township residents now enjoy access to diverse selection of products and services near their homes and workplaces (Strydom, 2013).

Although the South African retail industry continues to grow, it faces several challenges. These include competition from international retailers (for example, Zara, H&M and SHEIN), energy crisis, rising inflation, and fluctuating interest rates (Fitch Solutions, 2020; Bizcommunity, 2023; PWC, 2016; Hartzenberg, 2023). In response to these challenges and evolving consumer demands, retailers are adopting various trends.

These trends include introduction of homeware stores (for example, Foschini has @home), implementation of layby policy, forecourt retailing, and most relevant to this study, the integration of mobile technology to enhance consumer engagement and experiences (Italian Trade Agency, 2013; Breytenbach, 2014; Broll Property Intel, 2019; Masojada, 2019; Sukmaningsih *et al*., 2019).

4.2 Consumers in township markets

South African townships were established under apartheid legislation for Africans, Coloureds and Indians (Lester *et al*., 2009; Mashaba & Wiese, 2016). There are over 500 South African townships, which have a predominantly black population (Galal, 2022; Khumalo, 2023). Despite many residents being financially capable of relocating to suburbs, over half remain in townships due to strong family and social ties (Mashaba & Wiese, 2016; Nkomo *et al*., 2017).

Previously, South African townships were dominated by informal businesses, such as spaza shops (Masojada, 2019); however, township retailing has transformed with the rise of shopping malls in places like Soweto and Umlazi, offering consumers convenience, variety, and affordability (Dlamini & Mbhele, 2019; Dlamini, 2015). Although there is an increase in shopping mall development in the townships, 75% of residents still rely on spaza shops for daily purchases due to their proximity and convenience, including offering informal credit, a level of personal relationship not matched by formal retailers (Cilliers, 2018; Rogerwilco et al., 2021).

Townships were once viewed as areas where individuals with low income lived: however, post-apartheid developments such as better education and policies like BEE (Black Economic Empowerment) have increased township consumers' income and spending power (Nkomo *et al*., 2017; Kleinhans *et al*., 2019). This makes township markets attractive to marketers (Bongazana, 2014).

Although internet use and smartphone ownership are rising among township consumers (Gfk, 2017; Rogerwilco *et al*., 2022), there is little research on their use of mobile loyalty programmes. Therefore, this study focuses on township consumers as a high potential but underexplored market segment (SA Property Review, 2010; Bongazana, 2014; Rogerwilco *et al*., 2022).

4.3 Mobile loyalty programmes

Mobile loyalty programmes are digital loyalty cards, accessed through smartphone applications, which rely on internet connectivity to function (Schneider, 2021; Da Costa, 2014). South African retailers such as Clicks, Pick n Pay, Checkers, Dis-Chem, and Woolworths have implemented mobile loyalty programmes, allowing consumers to scan

digital cards, check points and rewards, access personalised offers and shop online (Clicks, 2023; Pick n Pay, 2022; Checkers, 2023; Dis-Chem, 2023).

Mobile loyalty programmes also provide immediate access to information, reduce registration resistance, and minimise data entry errors (Noble and Phillips, 2004; Hajdukiewicz, 2016; Kelić *et al*., 2017; Schneider, 2021; Chen *et al*., 2021; Checkers, 2023). These mobile loyalty programmes address issues such as loyalty card fatigue, forgotten or misplaced cards, and limited wallet space (Duvvarapu, 2019; Schneider, 2021; Hajdukiewicz, 2016; Aydın & Türköz, 2019; Vyas & Sinha, 2008). Applications like Stocard help users manage multiple loyalty cards digitally, enhancing convenience (Stocard, 2023).

4.3.1. Personalisation benefits

Personalisation benefits in marketing aim to make consumers feel valued by tailoring products, services or information to specific consumer needs (Mafa, 2019; Lee *et al*., 2012). This can include personalised product/service recommendations, special offers or addressing consumers by name (Jackson, 2007; Gutierrez et al., 2018; Smink *et al*., 2020).

Retailers analyse consumer data, often collected automatically through mobile technologies to provide personalisation benefits (Boadu, 2019; Mafa, 2019; Rantanen, 2018). According to Jenkins (2010), personalisation benefits can be used to attract consumers to loyalty programmes, thereby increasing the likelihood of consumers enrolling in the programme. Hence, Kovač *et al*. (2018) found that personalisation benefits in loyalty programmes are important to consumers.

4.3.2. Confirmation

Confirmation occurs when consumers perceive that the performance of a technology meets or exceeds their expectations (Bölen & Özen, 2020). These expectations are formed through prior experiences or word of mouth (Hariguna *et al*., 2023).

After using the technology, consumers evaluate its performance against their expectations, resulting in confirmation (when met or exceeded) or disconfirmation (when unmet) (Lin & Lekhawipat, 2016; Khotimah & Hidayat, 2022).

4.4 Theoretical foundation

Technology continuance theory and social exchange theory were used to guide this study. Developed by Liao *et al*. (2009) to explain why users continue using a technology, technology continuance theory integrates constructs from the expectation confirmation model, cognitive model, and technology acceptance model (Harasis, 2017; Cuellar *et al*., 2021).

The theory comprises six key constructs: perceived ease of use, confirmation, satisfaction, attitude, perceived usefulness, and continuance intention (Rahi *et al*., 2021). In technology continuance theory, continuance intention is influenced by perceived usefulness, satisfaction and attitude, while satisfaction is influenced by confirmation and perceived usefulness. Attitude is influenced by perceived usefulness, satisfaction, and perceived ease of use while perceived usefulness is influenced by perceived ease of use and confirmation (Foroughi *et al*., 2023).

Social exchange theory, introduced by Homans in 1958, aims to explain human behavior and relationships through the lens of exchange (Van Niekerk, 2020). The theory states that at least two parties must participate in an exchange, which in turn fosters and shapes their relationship (Thaver, 2019).

These parties are often the consumer and the retailer, who engage with each other to maximise benefits and minimise costs (Van Niekerk, 2020). Therefore, Ojesina (2020) identifies the core components of the theory as costs and benefits. According to Manunga (2018), the theory suggests that consumers are more likely to repeat behaviors when rewarded.

Rahi *et al*. (2021) indicate that technology continuance theory is limited in that it overlooks technology characteristics that influence use behavior. Hence, this study has incorporated personalisation benefits in

understanding its influence on confirmation of mobile loyalty programmes.

4.5 Hypothesis development

This study determines the influence of personalisation benefits on confirmation, a relationship previously explored by various researchers (El-Gayar et al., 2021; Shanshan & Wenfei, 2022; Park & Lee, 2023). For example, El-Gayar *et al*. (2021), in their study on wearable devices, found that personalisation benefits did not significantly influence confirmation.

Similarly, Park and Lee (2023), investigating chatbot services, also found no significant relationship between personalisation benefits and confirmation. In contrast, Shanshan and Wenfei (2022), focusing on massive open online courses, reported a significant effect of personalisation benefits on confirmation. Despite these mixed findings, the current study aligns with the results of Shanshan and Wenfei (2022), supporting the presence of a relationship between personalisation benefits and confirmation. This study suggests that consumers anticipate mobile loyalty programmes to provide personalisation benefits; thus, upon using these programmes, their expectations may be met (confirmed).

Consequently, the following hypothesis is proposed: *Personalisation benefits have a significant positive influence on the confirmation of mobile loyalty programmes among retail consumers in South African township markets*.

This hypothesis demonstrates the integration of the two theoretical frameworks grounding this study - social exchange theory (personalisation benefits) and technology continuance theory (confirmation).

5. Research methodology

This study adopted a positivist philosophy and deductive approach, using a mono-quantitative method with online self-administered surveys for data collection.

This study aligns with a descriptive research design, as it aims to explore a relationship between constructs, requiring the formulation of a hypothesis (Cooper & Schindler, 2014). This was a cross-sectional study, and data were gathered from 516 black consumers, aged 18-65, residing in South African townships, who had used at least one mobile loyalty programme in the retail industry.

The focus on black consumers in township markets is driven by the fact that black individuals make up the majority of South Africa's population (Galal, 2022) and predominantly live in townships (Suzuki, 2021). The respondents were selected via probability simple random sampling from an existing consumer panel.

This study employed previously established measurement items and ensured quality by assessing reliability and validity, as recommended by Eyler (2021).

The measurement items used in this study were previously tested and proven to be both valid and reliable. In addition, before launching the main survey, a pretest was conducted with 100 respondents to evaluate the validity and reliability of the measurement instrument. The pre-test results revealed that the measurement items are reliable and valid. It is important to note, however, that the measurement items were adapted to align with the specific context of this study.

For the measurement of personalisation benefits, this study adapted a 6-item scale by Mafa (2019). The items for personalisation benefits were designed to assess the extent to which consumers perceive mobile loyalty programmes as being tailored to their personal needs and interests. The items included statements such as "The rewards are relevant and make a difference in my life", "I receive personalised discounts from my mobile loyalty programmes" and "I receive personalised product recommendations from my mobile loyalty programmes". To measure confirmation, this study employed a 3-item scale adapted from Humbani (2018).

The items for confirmation assessed the degree to which consumers' expectations are met or confirmed after using mobile loyalty programmes. The items included statements such as "My experience with using mobile loyalty programmes was better than what I

expected", "The service level provided by the mobile loyalty programmes' service providers was better than what I expected" and "Overall, most of my expectations from using mobile loyalty programmes were confirmed". The respondents evaluated these statements using a 5-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Ethical clearance (approval number: 2019_MRM_015) was obtained from UNISA's Department of Marketing and Retail Management.

After data collection via online self-administered surveys, preliminary steps were taken to ensure data completeness, accuracy, and appropriateness for analysis (Sekaran & Bougie, 2009). Data from SurveyMonkey were imported into Microsoft Excel, cleaned and validated for inconsistencies or missing data (Malhotra & Birks, 2007).

No out-of-range values and missing data were found due to the survey design that prevented skipped questions. Screening confirmed that only eligible respondents participated and patterned responses were checked. The survey responses were numerically coded (Godwill, 2015; Stockemer, 2019). The coded data were uploaded to SPSS software version 28, where Mahalanobis function identified no outliers (Hair *et al*., 2019). SPSS software version 28 also generated descriptive statistics (respondents' profiles and normality assessments) and tested for non-response bias.

The Kolmogorov-Smirnov and Shapiro-Wilk tests were used to assess the normality of the data (Hair *et al*., 2017). To test non-response bias, this study examined whether significant differences existed between the respondents and non-respondents by comparing early and late respondents. Therefore, a series of Mann-Whitney U tests was performed to compare the medians of two subsamples: one comprising the first 100 early respondents and the other consisting of the last 100 late respondents (Bose, 2001; Turk, Heneghan & Nunan, 2019). Finally, the data were uploaded into SmartPLS software version 4 for further analysis.

To address common method bias through procedural remedies, this study ensured respondent anonymity during response editing and reporting, defined potentially unfamiliar terms such as "mobile loyalty programme" and kept survey questions simple (Podsakoff et al., 2003). Additionally, common method bias was assessed using the collinearity approach in SmartPLS software version 4 (Kock, 2015).

Structural equation modelling was employed to test the relationship (personalisation benefits and confirmation) using SmartPLS software version 4. Worth noting is that to evaluate the study hypothesis, demographic characteristics (education, gender, age, and income) were included as control factors in the data analysis. These characteristics were controlled for in relation to confirmation to strengthen the reliability and robustness of the results. The significance level was set at 0.05 for all statistical tests.

6. Results and interpretation

6.1 Respondents' profiles

The demographic profile of all (n=516) respondents in this study reflected the targeted population of black consumers in South African townships, aligning with the research focus. The majority were female (61.8%), with males accounting for 38.2%.

Most respondents (51.7%) were aged 25-34, followed by those aged 18-24 (32.6%), 35-49 (14.9%) and 50-65 (0.8%), ensuring all target age groups were represented. In terms of education, 62.2% held a degree/diploma/certificate, while 27.1% had secondary education or less, 8.3% had a postgraduate qualification and 2.3% selected "other". Regarding occupation, 35.1% worked full-time, 30.4% were students or unemployed, 15.5% worked part-time, 14.1% were self-employed and 4.8% indicated "other". Monthly personal income varied, with 42.8% earning under R5,000, 27.5% between R5,001-R10,000, 17.8% between R10 001-R20 000, and fewer (11.8%) earning R20 001 and more. Geographically, the respondents primarily resided in Gauteng (51.6%), followed by KwaZulu-Natal (18.8%), Limpopo (7.9%), and smaller proportions from other provinces (Eastern Cape, Free State, Mpumalanga, Northern Cape, North West and Western Cape).

6.2 Normality assessment

Table 1 presents the p-values from the Kolmogorov-Smirnov and Shapiro-Wilk tests for each construct to assess normality.

The two constructs show statistically significant p-values (below 0.05), indicating that the data are not normally distributed (Saunders et al., 2019). However, as this study uses partial least squares structural equation modelling, normal distribution of data is not a requirement (Hair et al., 2021).

Therefore, the non-normal distribution of the data is not considered an issue and is acceptable for use in the analysis.

Table 1: *Normality assessment results*

Construct	Kolmogorov-Smirnov			Shapiro-Wilk		
	Stat	df	p	Stat	df	p
Personalisation benefits	0.133	516	<0.001	0.910	516	<0.001
Confirmation	0.176	516	<0.001	0.890	516	<0.001

Source: Author's own preparation (2025)

6.3 Non-response bias

To assess non-response bias, the medians of two subsamples - early and late respondents (100 cases each) were compared using the Mann-Whitney U test. As shown in Table 2, the results were non-significant ($p > 0.05$), supporting the null hypotheses.

This indicates no statistically significant differences in responses across the two constructs between early and late respondents (Cohen *et al*., 2018).

It can thus be noted that those who did not respond likely held similar perceptions to those who did, leading to the conclusion that non-response bias did not affect this study.

Table 2: *Mann-Whitney U test results*

	Null Hypothesis	Test	P-value	Decision
1	The medians of personalisation benefits are the same between early and late respondents.	Independent-Samples Median Test	0.157	Retain the null hypothesis.
2	The distribution of personalisation benefits is the same between early and late respondents.	Independent-Samples Mann-Whitney U Test	0.433	Retain the null hypothesis.
3	The medians of confirmation are the same between early and late respondents.	Independent-Samples Median Test	0.396	Retain the null hypothesis.
4	The distribution of confirmation is the same between early and late respondents.	Independent-Samples Mann-Whitney U Test	0.271	Retain the null hypothesis.

Source: Author's own preparation (2025)

6.4 Common method bias and collinearity assessment

Common method bias and collinearity were assessed using variance inflation factor, with the result displayed in Table 3. The variance inflation factor value was below the threshold of 5, indicating that the results of the study are not affected by common method bias and that there is no potential collinearity problem (Hair *et al*., 2021).

Table 3: *Common method bias results*

Construct relationship	Variance inflation factor
Personalisation benefits → confirmation	3.151

Source: Author's own preparation (2025)

6.5 Reliability of measurement items

Table 4 presents the results for Cronbach's alpha and composite reliability, both used to assess the internal consistency of the construct measurement items. The measurement items in this study achieved Cronbach's alpha values above the recommended threshold of 0.70 (Johnson & Christensen, 2014), indicating strong internal consistency.

These findings were further supported by composite reliability values, which exceeded the acceptable threshold of 0.60 (Hair *et al*., 2021), indicating high reliability. Therefore, the measurement items were deemed reliable based on both indicators.

Table 4: *Reliability results*

Construct	Cronbach's alpha	Composite reliability
Confirmation	0.883	0.928
Personalisation benefits	0.912	0.932

Source: Author's own preparation (2025)

6.6 Validity of measurement items

Table 5 presents the factor loadings and average variance extracted values used to assess convergent validity. Factor loadings exceeded the minimum threshold of 0.50 (Malhotra, 2019), confirming that the measurement items sufficiently represent their respective constructs.

The lowest acceptable loading was 0.736 (PB1) and the highest was 0.908 (CON1). Additionally, the average variance extracted values exceeded the 0.50 threshold, indicating sufficient convergent validity.

This confirms that each construct explains more than 50% of the variance in its measurement items (Hair *et al*., 2021).

Table 5: *Convergent validity results*

Construct	Item code	Average variance extracted	Factor loadings
Confirmation	CON1	0.811	0.908
	CON2		0.896
	CON3		0.897
Personalisation benefits	PB1	0.696	0.736
	PB2		0.800
	PB3		0.860
	PB4		0.875
	PB5		0.874
	PB6		0.852

Source: Author's own preparation (2025)

The Fornell-Larcker criterion (1981) and the Heterotrait-Monotrait ratio were used to assess discriminant validity.

As shown in Table 6, the Fornell-Larcker analysis revealed that the square roots of the average variance extracted values (displayed diagonally in bold) exceeded the inter-construct correlations, indicating no issues with discriminant validity (Hair *et al*., 2014).

Table 6: *Fornell-Larcker criterion (1981) assessment*

Construct	Confirmation	Personalisation benefits
Confirmation	**0.900**	
Personalisation benefits	0.668	**0.834**

Source: Author's own preparation (2025)

The Heterotrait-Monotrait ratio results in Table 7 indicates a value below the recommended threshold of 0.90. This indicates no issues with discriminant validity (Hair *et al*., 2021).

Table 7: *Heterotrait-Monotrait ratio assessment*

Construct	Confirmation	Personalisation benefits
Confirmation		
Personalisation benefits	0.743	

Source: Author's own preparation (2025)

6.7 Hypothesis results

The result for Hypothesis 1 is represented in Table 8 and reveals that personalisation benefits have a positive and significant influence on confirmation ($\beta = 0.202$, $p < 0.05$), thereby offering statistical support for Hypothesis 1 (Bell *et a*l., 2021).

The beta value and effect size analysis indicate that personalisation benefits have a positive small effect on confirmation (Mohamed *et al*., 2018; Hair *et al*., 2021). This suggests that the relationship between personalisation benefits and confirmation is weak.

Table 8: *Result for Hypothesis 1*

Hypothesised relationship	Hypothesis	Beta value	Effect size	P-value	Result
Personalisation benefits → confirmation	+H1	0.202	0.032	0.002	Supported

Source: Author's own preparation (2025)

6.8 Control factor results

Education, gender, age, and income were examined as control factors to assess their potential impact on the confirmation of mobile loyalty programmes among retail consumers in South African township markets.

As shown in Table 9, the analysis indicates that age, education, income, and gender do not have a significant influence ($p > 0.05$) on confirmation.

The p-value of 0.053 for gender is slightly above the conventional 0.05 threshold, indicating that the effect is not statistically significant at the 5% level.

Table 9: *Control factor results*

Control factor → confirmation	Beta value	P-value
Age → confirmation	0.009	0.790
Gender → confirmation	-0.110	0.053
Education → confirmation	-0.010	0.733
Income → confirmation	0.052	0.127

Source: Author's own preparation (2025)

7. Discussions and conclusion

The findings indicate that personalisation benefits have a positive and significant influence on the confirmation of mobile loyalty programmes among retail consumers in South African township markets.

This suggests that as consumers perceive greater personalisation benefits in these programmes, their expectations are more likely to be confirmed. In essence, when mobile loyalty programmes deliver on expected personalisation benefits, consumers are more inclined to confirm that their expectations have been met. Therefore, this finding addresses the study's research objective.

These results contrast with studies by El-Gayar *et al*. (2021) and Park and Lee (2023), which found no significant link between personalisation benefits and confirmation in different contexts, such as wearable devices and chatbot services.

However, the findings are consistent with Shanshan and Wenfei (2022), who identified a significant relationship between personalisation benefits and confirmation in the context of massive open online courses among Chinese students.

Despite differences in geographical, technological, and demographic contexts, this study and that of Shanshan and Wenfei (2022) confirm the positive role of personalisation benefits in shaping confirmation.

Importantly, the inclusion of control factors did not affect the result of the hypothesis test, indicating that these control factors did not influence the study's overall conclusion.

8. Practical implications

The study found that personalisation benefits significantly influence the confirmation of mobile loyalty programmes. The findings suggest that retailers should prioritise personalisation benefits when designing, implementing, and marketing mobile loyalty programmes to better meet consumer expectations and encourage continued use. To deliver personalisation benefits, retailers should offer personalised content in consumers' preferred languages, as well as customised interactions and targeted offers (Jung *et al*., 2015; Sharma & Bhardwaj, 2015; Rantanen, 2018; Cheng *et al*., 2020). This insight is especially valuable to retailers targeting township markets in South Africa.

9. Contributions of the study

The study expands technology continuance theory by using social exchange theory to determine the influence of personalisation benefits on confirmation, a relationship that was not previously explored by the original model by Liao *et al*. (2009). This study extended to the current body of knowledge by investigating the influence of personalisation benefits on confirmation in the South African, mobile loyalty programme and township market contexts, as this relationship has never been studied in these contexts previously. Therefore, this study adds value to literature from developing country perspectives. Retailers often struggle to design and implement effective mobile loyalty programmes due to limited insight into consumer mobile behavior (Doyle, 2017). This study helps bridge that gap by enhancing understanding of consumer behavior and assisting retailers on which factor to prioritise when designing, implementing and marketing mobile loyalty programmes. Retailers who apply the study's finding effectively can attract and retain consumers (Pallonen, 2017). Methodologically, the study contributes by adapting and confirming the reliability and validity of existing measurement items in new and under-researched contexts (South African township consumers and mobile loyalty programmes), contributing to future instrument development.

10. Future research directions

Future studies should examine the influence of personalisation benefits on confirmation across different countries and industries (for example, hospitality, financial services and telecommunications), this would allow, for comparative insights. The study explored the influence of personalisation benefits on confirmation; however, future studies should examine other potentially influential constructs, such as trust, perceived value or technological anxiety. To gain more understanding, future studies should consider a mixed method approach. Incorporating qualitative interviews can help to interpret quantitative findings more effectively. Future research should aim for a sampling strategy that ensures representation across townships. Partnering with organisations that maintain township-level demographic data could enable stratified sampling.

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